

Fill in this information to identify the case

Debtor 1 Charles Enright

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of IL

(State)

Case number 15-20368

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Wells Fargo Bank NA

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account: 9162

Property address: 2662 Regency Ct. East

Number Street

Saint Charles IL 60175

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: Satisfaction of Mortgage Recorded 12/22/2016

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding:

(b) \$ _____

c. Total. Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____

MM/DD/YYYY

Debtor 1 Charles Enright
First Name Middle Name Last Name

Case number (if known) 15-20368

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Umair Malik

X _____
Signature

Date March 7, 2019

Print: Umair Malik

Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611

Email amps@manleydeas.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below via e-mail notification:

U.S. Trustee, Patrick S. Layng, Office of the United States Trustee, Region 11, 219 S. Dearborn Street, Room 873, Chicago, IL 60604

Glenn B. Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532,
mcguckin_m@lisle13.com

Ben L Schneider, Attorney for Charles Enright, Schneider & Stone, 8424 Skokie Blvd., Suite 200, Skokie, IL 60077, ben@windycitylawgroup.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on March 07, 2019:

Charles Enright, 2662 Regency Ct. East, Saint Charles, IL 60175

/s/ Umair Malik

SANDY WEGMAN

RECORDER - KANE COUNTY, IL

RECORDED: 12/22/2016 1:25 PM

REC FEE: 48.00 RHSPS: 9.00

PAGES: 3

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Lo: **Redacted**

SATISFACTION OF MORTGAGE

The undersigned declares that it is the present mortgagee of a Mortgage made by **DANA CHRISTINE MAES AND CHARLES WALTER ENRIGHT** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GREAT PLAINS NATIONAL BANK, ITS SUCCESSORS AND ASSIGNS** bearing the date 12/02/2014 and recorded in the office of the Recorder or Registrar of Titles of **KANE** County, in the State of **Illinois**, in **Document # 2014K061743**.

The above described Mortgage is, with the note accompanying it, fully paid, satisfied, and discharged. The recorder of said County is authorized to enter this satisfaction/discharge of record, with respect to the property therein described as situated in the County of **KANE**, State of **Illinois** as follows, to wit:

SEE ATTACHED EXHIBIT A

Property is commonly known as: 2662 REGENCY CT E, SAINT CHARLES, IL 60175-0000.

Dated this 22nd day of December in the year 2016

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GREAT PLAINS NATIONAL BANK, ITS SUCCESSORS AND ASSIGNS



ANGELA PAVAO

ASST. SECRETARY

All persons whose signatures appear above are employed by NTC, have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Redacted